

Information to identify the case:

Debtor 1	Daniel J Williams	Social Security number or ITIN	xxx-xx-0917
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-32634-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel J Williams

1/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel J Williams
Debtor

Case No. 17-32634-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Jan 26, 2023

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel J Williams, 4 Lake Street, New Brunswick, NJ 08901-3213
cr	+ United Teletech Financial FCU, Attn: Michael R. DuPont, Esq, 229 Broad St., PO Box 610, Red Bank, NJ 07701-0610
517167141	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 26 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517167129	+ EDI: TSYS2	Jan 27 2023 01:49:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517167130	+ EDI: TSYS2	Jan 27 2023 01:49:00	Barclays Bank Delaware / Upromise, 100 S West St, Wilmington, DE 19801-5015
517167131	+ EDI: WFNNB.COM	Jan 27 2023 01:49:00	Cb/westgate, Po Box 182789, Columbus, OH 43218-2789
517167132	+ EDI: CITICORP.COM	Jan 27 2023 01:49:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
517167133	+ EDI: CITICORP.COM	Jan 27 2023 01:49:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517167134	+ EDI: CITICORP.COM	Jan 27 2023 01:49:00	Citibank/Shell Oil, Citicorp Srvs/ Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517167135	+ EDI: CITICORP.COM	Jan 27 2023 01:49:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517167136	+ EDI: WFNNB.COM	Jan 27 2023 01:49:00	Comenitybank/westgate, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517167137	+ EDI: WFNNB.COM	Jan 27 2023 01:49:00	Comenitycapital/goodsa, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517187606	EDI: DISCOVER.COM	Jan 27 2023 01:49:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
517167138	+ EDI: DISCOVER.COM	Jan 27 2023 01:49:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517167140	EDI: USBANKARS.COM	Jan 27 2023 01:49:00	Elan Financial Service, Cb Disputes, Saint Louis,

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			MO 63166
517650654	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2023 21:10:01	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517650655	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2023 21:10:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517382101	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2023 21:10:14	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517313210	EDI: PRA.COM	Jan 27 2023 01:49:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517333226	EDI: PRA.COM	Jan 27 2023 01:49:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517333349	EDI: PRA.COM	Jan 27 2023 01:49:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
517333228	EDI: PRA.COM	Jan 27 2023 01:49:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517302825	EDI: PRA.COM	Jan 27 2023 01:49:00	Portfolio Recovery Associates, LLC, c/o UPromise, POB 41067, Norfolk VA 23541
517375298	EDI: Q3G.COM	Jan 27 2023 01:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517167142	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 26 2023 21:01:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517270108	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 26 2023 21:01:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517167144	^ MEBN	Jan 26 2023 20:55:38	SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517385914	+ Email/Text: specialservicing@sofi.com	Jan 26 2023 21:01:00	Sofi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1518
517167143	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 26 2023 21:09:55	Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
517382843	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517167146	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517168209	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517167147	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167148	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167149	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167150	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517167151	+ EDI: RMSC.COM	Jan 27 2023 01:49:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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517167152	EDI: TDBANKNORTH.COM	Jan 27 2023 01:49:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517187780	Email/Text: opsdept@utcu.org	Jan 26 2023 21:00:00	United Teletch Fin FC, 205 Hance Ave, Tinton Falls, NJ 07724
517547102	Email/Text: laura@redbanklaw.com	Jan 26 2023 21:00:00	United Teletch Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517167154	+ EDI: WFFC2	Jan 27 2023 01:49:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517236263	EDI: WFFC2	Jan 27 2023 01:49:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517167145		Synb/pc Richard
517167153		United Teletch Fin Fc
517167139	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor United Teletch Financial FCU dupont@redbanklaw.com lori@redbanklaw.com

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Robert C. Nisenson

on behalf of Debtor Daniel J Williams r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8